

2005 MARKET SHARE REPORT

Historical Loss & LAE Ratio
of the Top 20 Insurers (1996 to 2005)

P.P. AUTO LIABILITY REPORT

Graph 1: California Statewide Total

Graph 2: Top 20 Aggregate

Graph 3: Top 5 Aggregate

Graph 3.1: Largest Writer in California

Graph 3.2: 2nd Largest Writer in California

Graph 3.3: 3rd Largest Writer in California

Graph 3.4: 4th Largest Writer in California

Graph 3.5: 5th Largest Writer in California

Data Page 1: Written Premiums

Data Page 2: Earned Premiums

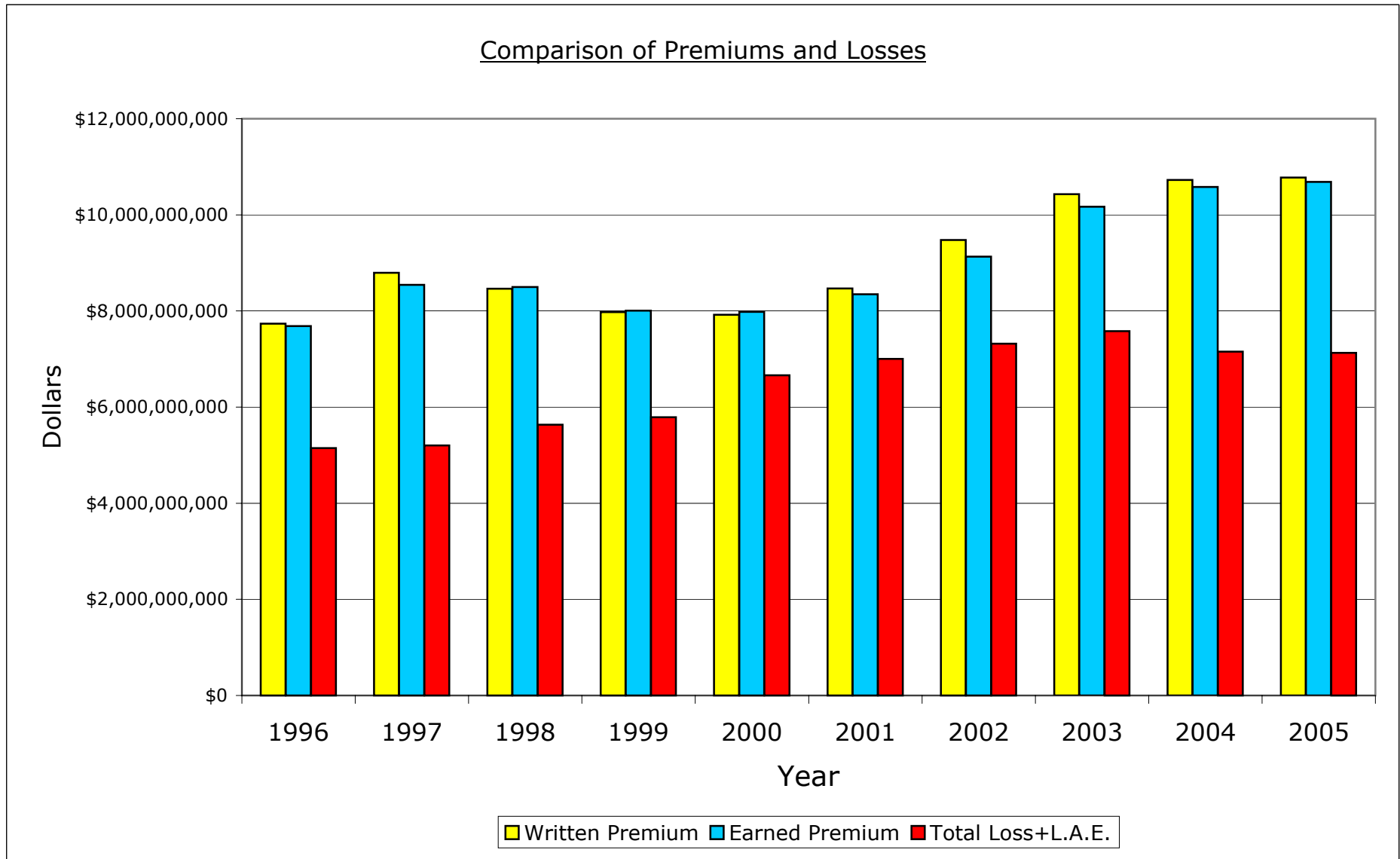
Data Page 3: Incurred Losses + LAE

Data Page 4: Loss + LAE Ratios

PRIVATE PASSENGER AUTOMOBILE LIABILITY

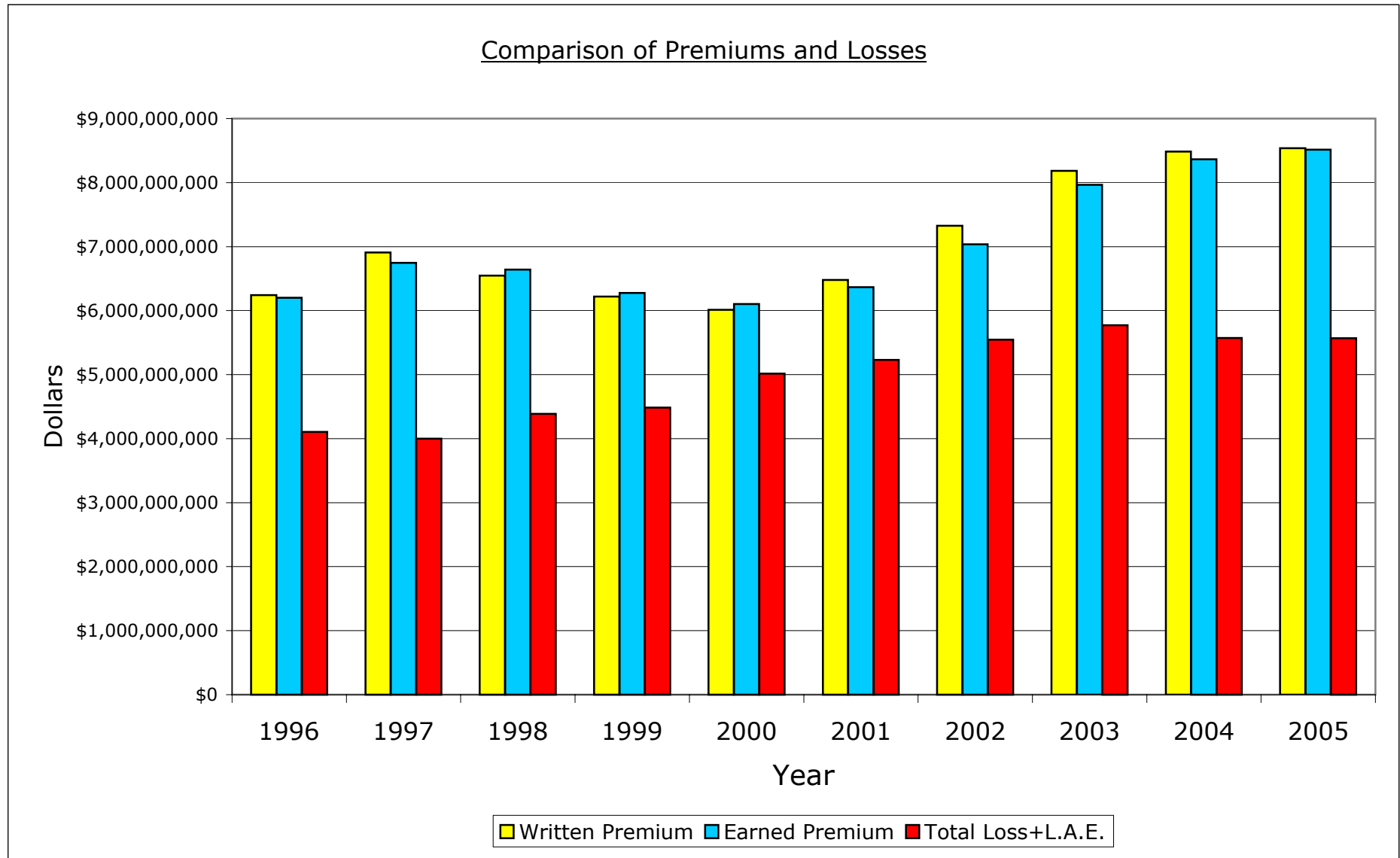
California Statewide Total

Graph 1.



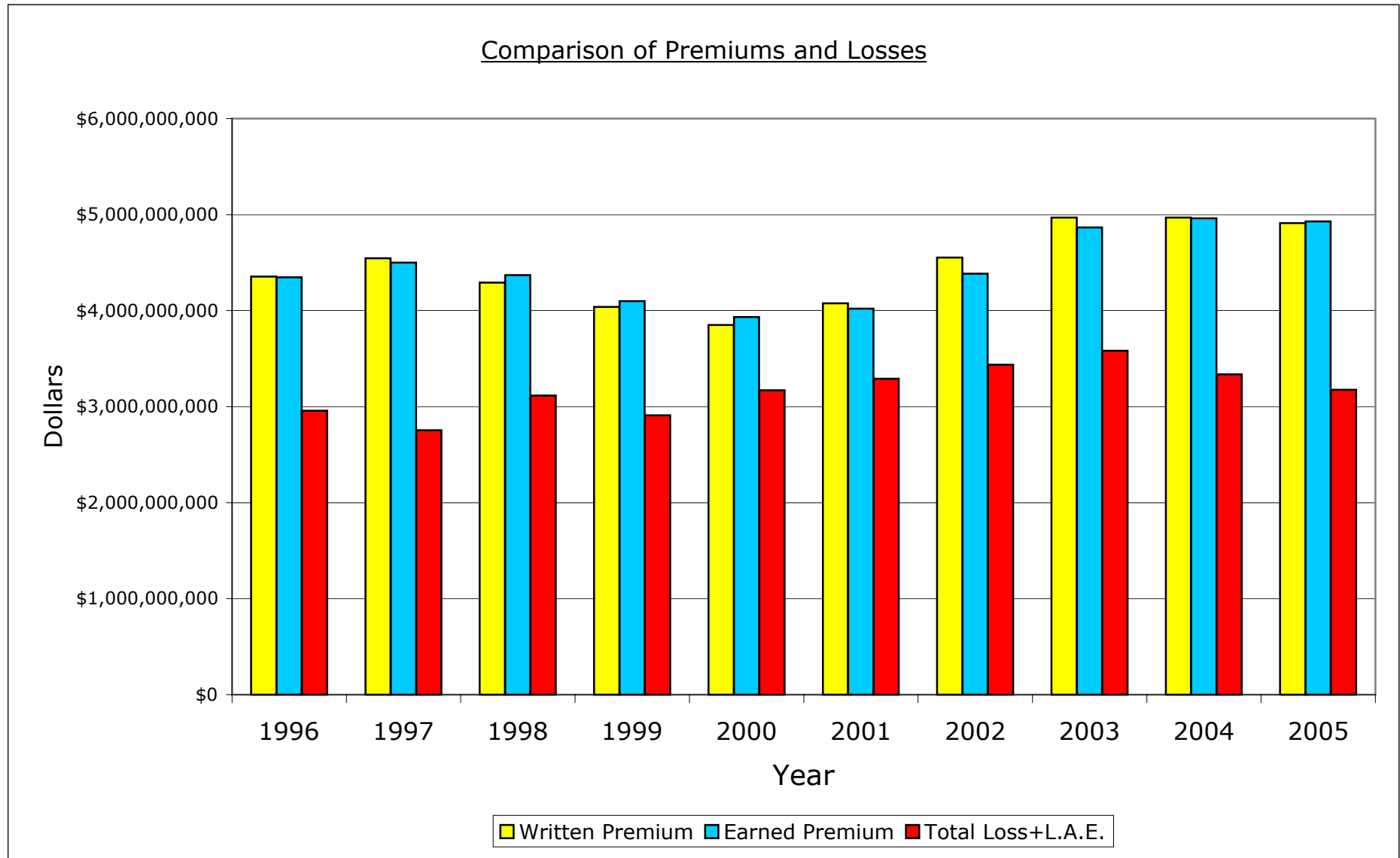
PRIVATE PASSENGER AUTOMOBILE LIABILITY
Top 20 Insurers Aggregate in California

Graph 2.



PRIVATE PASSENGER AUTOMOBILE LIABILITY
Top 5 Insurers Aggregate in California

Graph 3.



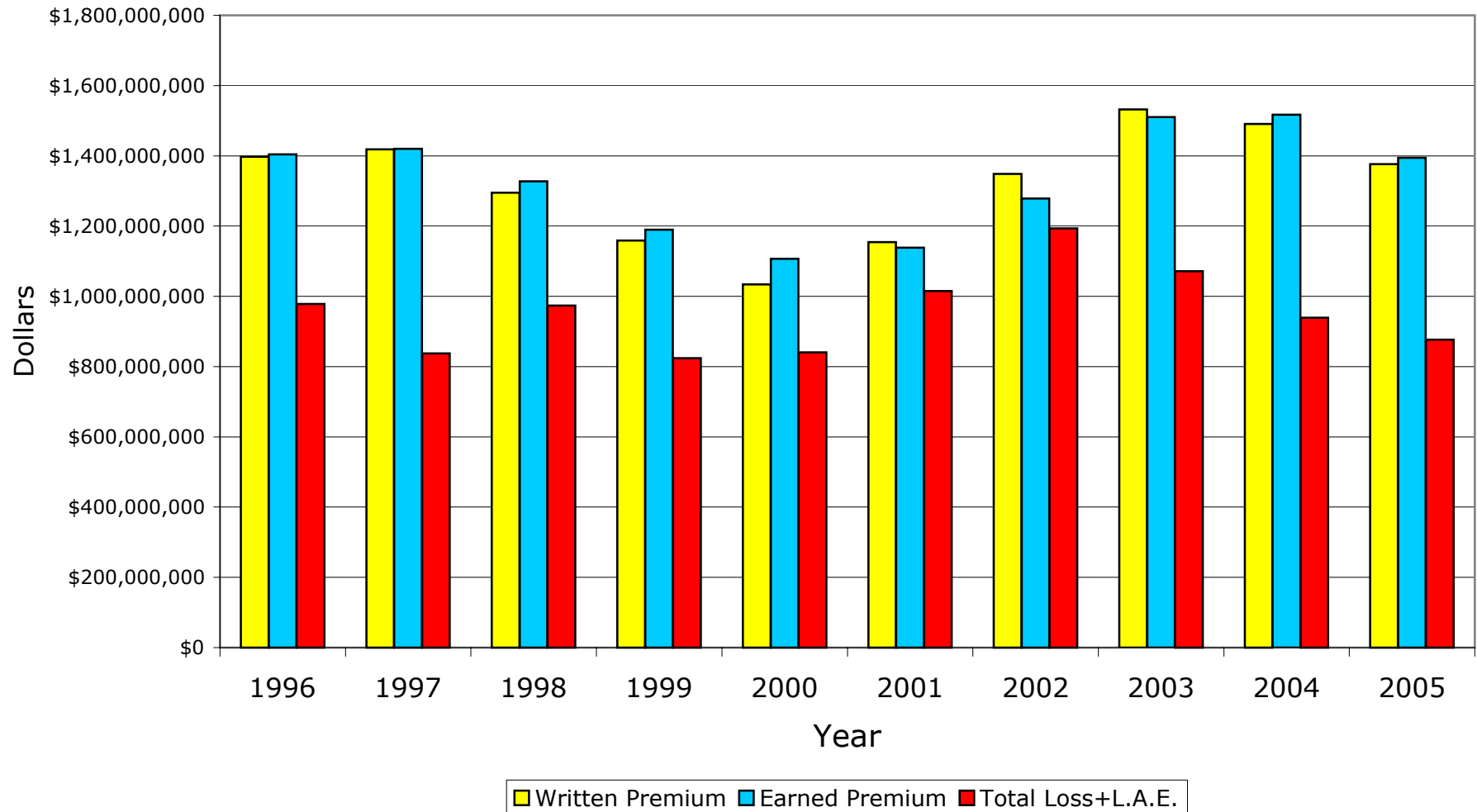
PRIVATE PASSENGER AUTOMOBILE LIABILITY

Graph 3.1

State Farm Mut Auto Ins Co

NAIC # 25178

Comparison of Premiums and Losses



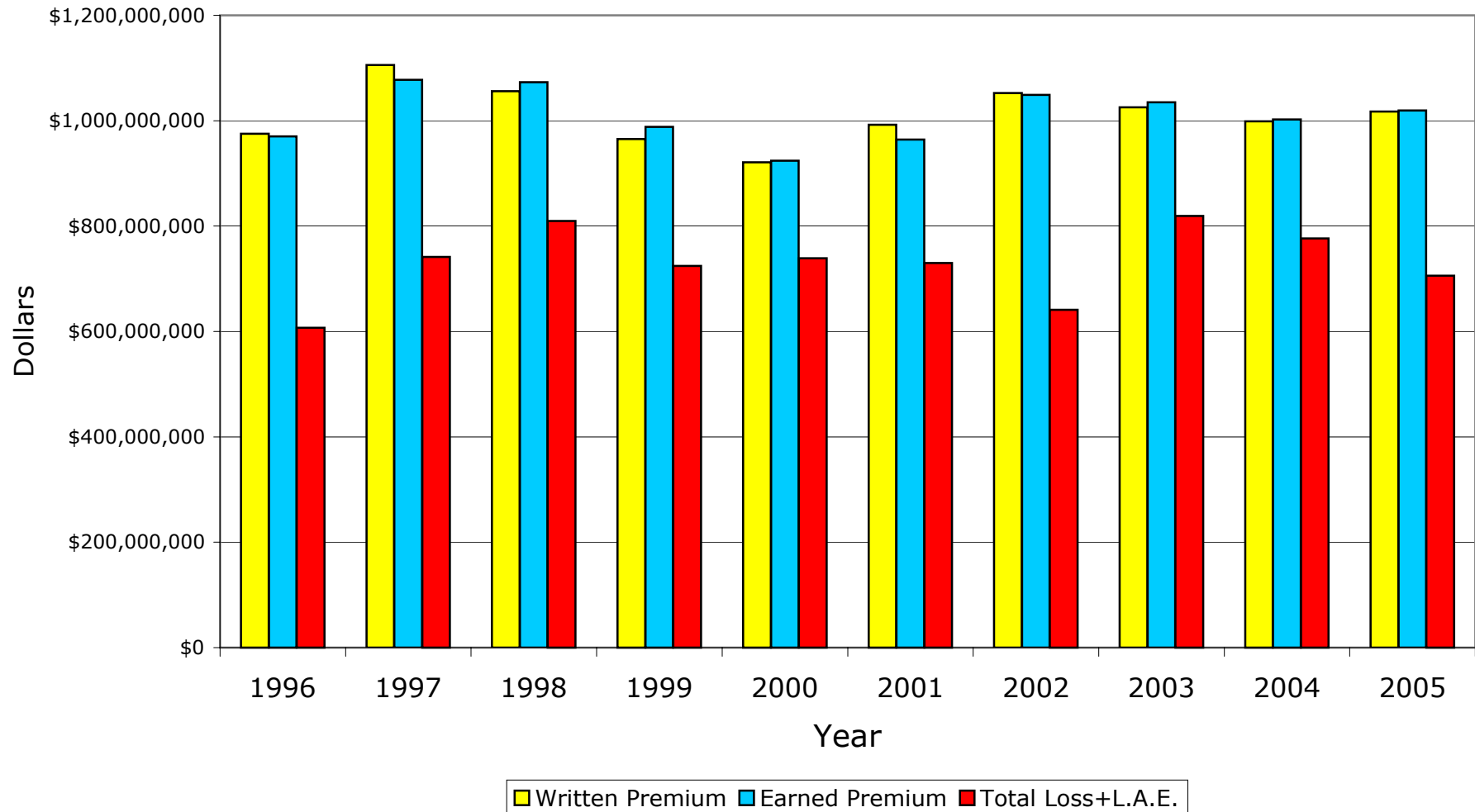
PRIVATE PASSENGER AUTOMOBILE LIABILITY

Graph 3.2

Farmers Ins Exch

NAIC # 21652

Comparison of Premiums and Losses



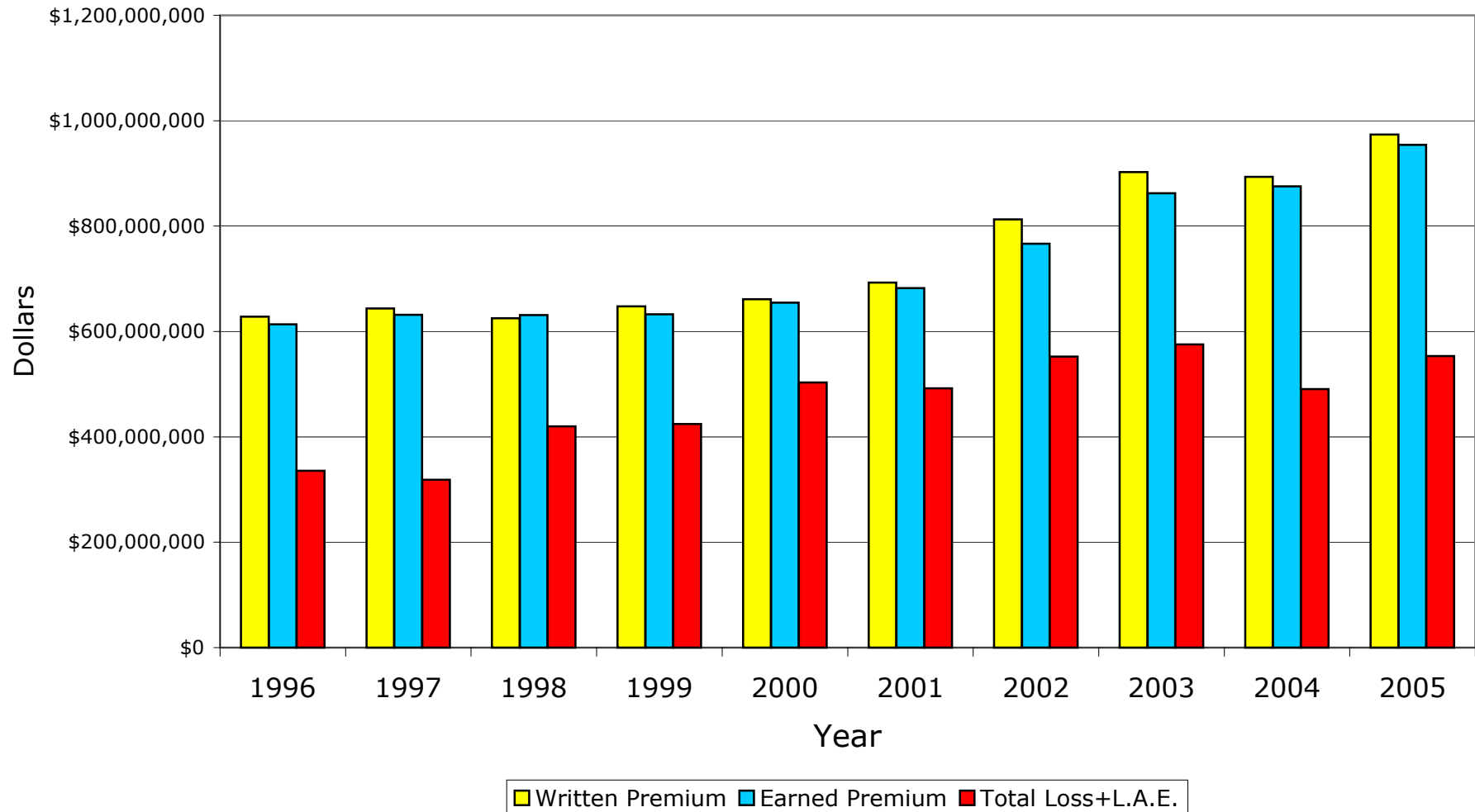
PRIVATE PASSENGER AUTOMOBILE LIABILITY

Graph 3.3

Interins Exch Of The Automobile Club

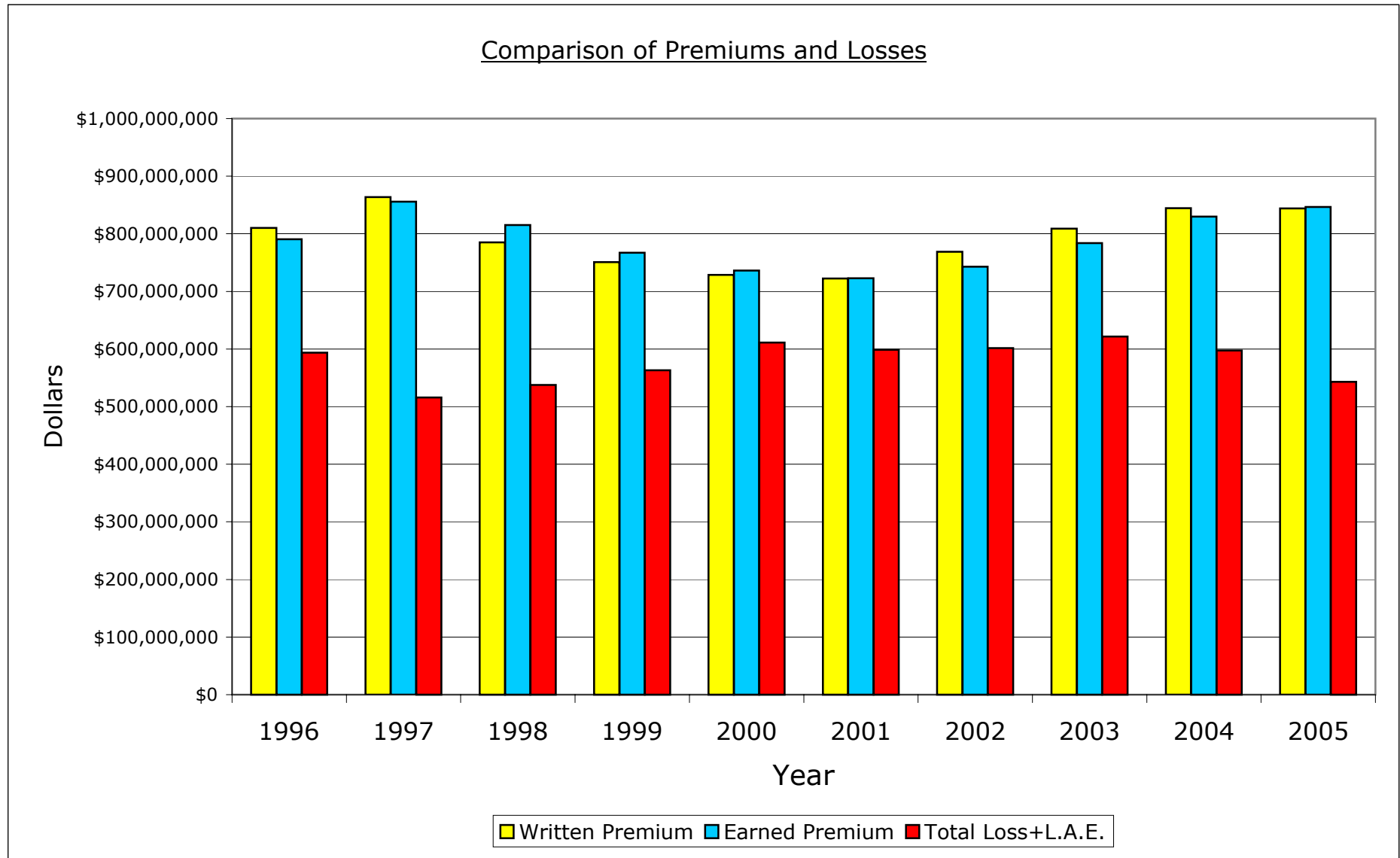
NAIC # 15598

Comparison of Premiums and Losses



PRIVATE PASSENGER AUTOMOBILE LIABILITY
California State Auto Asn Inter-Ins
NAIC # 15539

Graph 3.4



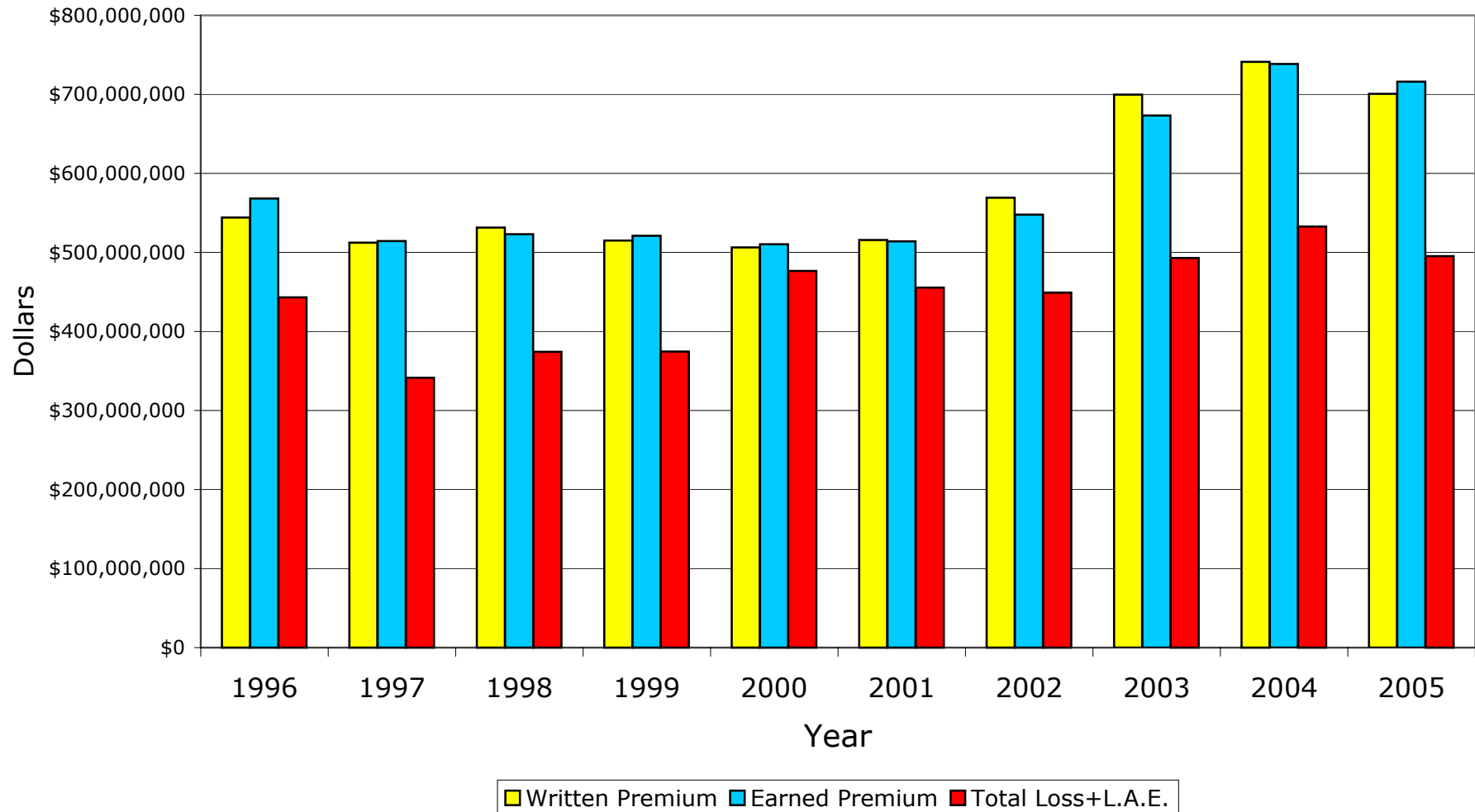
PRIVATE PASSENGER AUTOMOBILE LIABILITY

Graph 3.5

21st Century Ins Co

NAIC # 12963

Comparison of Premiums and Losses



PRIVATE PASSENGER AUTOMOBILE LIABILITY - California Top 20 Companies

Data Page 1.

1996 - 2005 WRITTEN PREMIUM

NAIC	COMPANY NAME	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	Grand Total
25178	State Farm Mut Auto Ins Co	1,397,626,217	1,418,779,773	1,295,186,906	1,158,891,589	1,033,851,570	1,154,066,042	1,348,835,718	1,532,400,442	1,490,350,371	1,376,653,621	13,206,642,249
21652	Farmers Ins Exch	975,325,271	1,105,524,661	1,055,854,218	965,402,866	921,015,399	992,095,740	1,052,720,865	1,025,204,581	998,754,591	1,017,313,262	10,109,211,454
15598	Interins Exch Of The Automobile Club	628,180,396	643,808,984	625,224,307	647,621,974	661,089,506	692,642,288	812,880,435	902,475,545	893,456,110	973,678,767	7,481,058,312
15539	California State Auto Asn Inter-Ins	810,360,457	863,873,217	785,134,455	750,889,356	728,597,674	722,374,039	768,834,516	809,148,265	844,381,944	844,106,411	7,927,700,334
12963	21st Century Ins Co	544,204,166	512,339,199	531,447,609	514,966,589	506,269,152	515,729,325	569,155,548	699,738,346	741,254,946	700,794,178	5,835,899,058
27553	Mercury Ins Co	364,523,565	471,160,520	458,004,241	435,285,140	429,441,457	460,461,055	550,401,436	638,151,427	667,301,537	683,573,524	5,158,303,902
19240	Allstate Ind Co	295,466,755	354,660,116	369,672,717	391,816,014	428,376,412	510,810,108	477,256,263	477,342,141	551,527,024	637,369,263	4,494,296,813
11908	Mercury Cas Co	118,510,832	150,024,469	156,904,852	155,635,320	150,492,957	152,296,253	202,236,337	255,038,390	260,260,689	258,570,464	1,859,970,563
19232	Allstate Ins Co	415,613,966	382,796,740	322,393,512	284,324,667	267,547,182	278,088,880	285,872,786	284,712,640	251,723,219	250,976,160	3,024,049,752
22268	Infinity Ins Co	46,325,609	122,134,569	104,004,503	98,166,039	110,663,982	116,871,580	162,147,150	213,073,606	215,277,546	236,365,182	1,425,029,766
44288	Progressive Choice Ins Co			61,370	189,897	40,717	3,133	28,501,961	83,814,812	137,527,056	187,725,074	437,864,020
25089	Coast Natl Ins Co	61,620,671	142,046,141	124,453,129	121,005,199	100,798,512	135,535,763	190,219,358	254,531,092	307,172,711	185,962,321	1,623,344,897
27804	Progressive West Ins Co	53,085,996	124,983,518	141,197,452	106,521,620	63,967,001	83,058,432	92,739,133	145,174,167	169,769,260	185,833,888	1,166,330,467
24740	Safeco Ins Co Of Amer	124,128,811	129,806,100	122,986,148	115,873,830	130,261,673	136,352,328	147,380,947	167,035,260	174,559,168	176,827,691	1,425,211,956
25941	United Services Auto Assoc	160,852,658	156,520,633	122,572,200	118,821,944	122,154,967	133,541,938	158,830,274	167,701,604	169,202,929	169,368,014	1,479,567,161
25968	USAA Cas Ins Co	103,438,744	114,716,236	96,818,344	96,323,589	103,117,694	117,054,717	132,216,951	145,192,469	151,765,995	156,891,239	1,217,535,978
35882	Geico General Ins Co	27,300,476	40,213,755	56,697,574	76,395,743	94,141,643	113,927,650	129,035,489	133,777,473	130,236,114	148,047,253	949,773,170
23809	Granite State Ins Co	121,416	123,624	43,575	16,637	8,178,899	15,687,212	38,215,680	52,497,269	98,050,653	122,732,629	335,667,594
23035	Liberty Mut Fire Ins Co	48,902,429	48,879,850	46,092,709	45,785,995	46,802,454	52,661,766	63,156,722	78,576,021	114,752,415	119,279,862	664,890,223
13137	Viking Ins Co Of WI	68,079,461	125,804,749	130,397,921	134,822,331	104,134,451	95,350,491	114,985,064	117,198,190	115,714,323	105,105,897	1,111,592,878
Sub Total		6,243,667,896	6,908,196,854	6,545,147,742	6,218,756,339	6,010,943,302	6,478,608,740	7,325,622,633	8,182,783,740	8,483,038,601	8,537,174,700	70,933,940,547
% of California Total		80.73%	78.54%	77.36%	77.98%	75.90%	76.49%	77.31%	78.44%	79.10%	79.23%	78.15%
Remainder of California		1,490,440,138	1,887,997,718	1,915,795,439	1,755,867,384	1,908,373,270	1,990,986,908	2,149,617,725	2,248,784,522	2,241,224,379	2,237,661,361	19,826,748,844
California Total Written Premium		7,734,108,034	8,796,194,572	8,460,943,181	7,974,623,723	7,919,316,572	8,469,595,648	9,475,240,358	10,431,568,262	10,724,262,980	10,774,836,061	90,760,689,391
Countrywide Total Written Premium		70,121,744,000	72,391,141,000	71,906,449,000	70,807,546,000	70,661,006,000	75,903,994,000	84,067,072,000	91,947,397,000	94,334,304,000	97,093,444,000	799,234,097,000
Ratio of CA W.P. / CW W.P.		11.03%	12.15%	11.77%	11.26%	11.21%	11.16%	11.27%	11.35%	11.37%	11.10%	11.36%

Note: The Selection of the Top 20 is based on the 2005 Market Share

PRIVATE PASSENGER AUTOMOBILE LIABILITY - California Top 20 Companies

Data Page 2 .

1996 - 2005 EARNED PREMIUM

NAIC	COMPANY NAME	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	Grand Total
25178	State Farm Mut Auto Ins Co	1,404,087,786	1,419,751,411	1,327,088,234	1,189,788,871	1,107,192,207	1,138,655,167	1,278,380,872	1,510,545,353	1,516,821,687	1,394,023,030	13,286,334,618
21652	Farmers Ins Exch	970,481,849	1,077,789,077	1,073,180,695	988,520,789	924,097,286	964,132,273	1,048,924,126	1,034,928,215	1,002,115,831	1,019,351,238	10,103,521,379
15598	Interins Exch Of The Automobile Club	613,410,085	631,589,264	630,858,164	632,568,301	654,804,628	682,449,691	766,790,257	862,345,335	875,442,945	954,212,579	7,304,471,249
15539	California State Auto Asn Inter-Ins	790,509,763	855,618,636	815,353,414	766,940,575	736,411,651	722,755,521	742,759,690	783,801,403	829,644,788	846,397,967	7,890,193,408
12963	21st Century Ins Co	568,293,131	514,512,972	522,993,821	521,237,362	510,397,846	514,115,526	547,685,132	673,361,274	738,398,575	715,922,390	5,826,918,029
27553	Mercury Ins Co	344,384,486	452,262,362	461,955,288	438,543,103	429,612,245	455,171,166	523,791,024	617,637,207	669,107,852	674,298,338	5,066,763,071
19240	Allstate Ind Co	299,914,724	336,753,224	368,102,880	384,566,087	415,650,132	493,702,851	488,798,191	471,860,283	529,911,265	621,817,691	4,411,077,328
11908	Mercury Cas Co	112,625,299	144,026,238	154,434,374	156,763,314	151,561,877	152,096,463	187,780,090	243,683,003	262,624,190	257,391,763	1,822,986,611
19232	Allstate Ins Co	426,704,538	390,643,067	338,487,737	291,789,668	269,842,022	273,461,627	281,731,076	287,710,264	257,774,654	255,159,150	3,073,303,803
22268	Infinity Ins Co	45,280,138	98,937,106	102,979,119	90,149,916	109,128,593	112,240,077	141,529,923	190,458,402	212,809,606	227,565,084	1,331,077,964
44288	Progressive Choice Ins Co			9,066	198,615	73,955	12,401	13,749,477	73,036,890	127,266,104	173,153,192	387,499,700
25089	Coast Natl Ins Co	58,301,647	123,199,684	126,621,848	108,827,436	111,603,887	128,831,715	176,738,946	239,526,036	254,244,462	218,029,732	1,545,925,393
27804	Progressive West Ins Co	40,662,643	92,944,109	132,719,811	123,561,083	88,252,273	86,168,646	87,830,167	131,563,984	168,571,677	180,096,848	1,132,371,241
24740	Safeco Ins Co Of Amer	124,343,720	128,127,271	125,819,688	116,284,549	126,491,270	135,253,924	143,898,663	161,609,897	173,254,510	176,777,058	1,411,860,550
25941	United Services Auto Assoc	161,381,999	159,274,789	130,083,951	118,483,956	121,337,475	129,103,708	153,638,045	166,110,735	169,245,059	169,249,290	1,477,909,007
25968	USAA Cas Ins Co	101,698,869	113,776,867	101,068,151	96,305,304	101,156,626	112,524,578	129,478,740	142,045,353	150,376,040	155,797,913	1,204,228,441
35882	Geico General Ins Co	24,398,894	37,248,994	51,795,911	71,825,259	89,925,218	109,497,881	124,967,840	133,996,843	131,035,103	141,788,227	916,480,170
23809	Granite State Ins Co	135,848	120,538	58,075	24,764	3,451,332	11,791,532	28,266,640	52,506,125	82,740,549	109,270,755	288,366,158
23035	Liberty Mut Fire Ins Co	49,160,703	49,199,776	47,296,232	45,674,964	46,279,087	49,318,598	57,790,049	70,597,844	95,706,918	116,769,750	627,793,921
13137	Viking Ins Co Of WI	66,719,188	122,143,983	128,255,370	134,252,308	105,424,110	94,124,733	111,964,220	118,123,450	118,060,211	106,921,434	1,105,989,007

Sub Total	6,202,495,310	6,747,919,368	6,639,161,829	6,276,306,224	6,102,693,720	6,365,408,078	7,036,493,168	7,965,447,896	8,365,152,026	8,513,993,429	70,215,071,048
% of California Total	80.71%	79.00%	78.13%	78.39%	76.46%	76.26%	77.08%	78.33%	79.05%	79.67%	78.34%
Remainder of California	1,481,998,576	1,793,226,337	1,858,904,609	1,730,645,331	1,879,239,762	1,981,444,593	2,092,203,143	2,204,256,082	2,216,440,106	2,172,369,222	19,410,727,761
California Total Earned Premium	7,684,493,886	8,541,145,705	8,498,066,438	8,006,951,555	7,981,933,482	8,346,852,671	9,128,696,311	10,169,703,978	10,581,592,132	10,686,362,651	89,625,798,809

Countrywide Total Earned Premium	69,300,961,000	71,555,219,000	71,681,434,000	70,635,049,000	70,733,987,000	74,710,910,000	81,487,115,000	89,740,795,000	93,323,208,000	96,973,234,000	790,141,912,000
Ratio of CA E.P. / CW E.P.	11.09%	11.94%	11.86%	11.34%	11.28%	11.17%	11.20%	11.33%	11.34%	11.02%	11.34%

Data Page 3.

PRIVATE PASSENGER AUTOMOBILE LIABILITY - California Top 20 Companies
1996 - 2005 INCURRED LOSSES + LOSS ADJUSTMENT EXPENSE

NAIC	COMPANY NAME	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	Grand Total
25178	State Farm Mut Auto Ins Co	978,165,310	837,470,871	973,965,463	823,660,263	840,693,058	1,015,076,237	1,193,490,015	1,071,328,117	939,164,660	876,583,727	9,549,597,722
21652	Farmers Ins Exch	606,887,897	741,484,473	809,722,129	724,255,627	739,059,765	729,769,821	641,338,119	819,479,918	776,458,533	705,912,305	7,294,368,588
15598	Interins Exch Of The Automobile Club	335,749,505	318,630,924	419,885,362	424,634,925	502,962,298	492,366,874	552,211,696	575,447,343	490,843,984	553,391,403	4,666,124,314
15539	California State Auto Asn Inter-Ins	593,634,842	515,898,894	537,592,736	563,150,357	611,324,168	598,467,466	601,487,451	621,846,798	597,212,269	543,071,315	5,783,686,296
12963	21st Century Ins Co	443,123,354	341,475,283	374,250,882	374,723,390	476,457,821	455,534,876	449,029,494	493,081,612	532,778,281	495,455,285	4,435,910,278
27553	Mercury Ins Co	204,531,146	256,406,374	252,482,984	293,032,010	287,653,320	327,357,222	375,925,523	421,589,459	398,771,716	407,669,829	3,225,419,582
19240	Allstate Ind Co	203,567,119	188,329,127	169,378,719	251,392,917	344,372,905	457,101,760	415,516,205	323,519,520	384,663,106	466,649,976	3,204,491,355
11908	Mercury Cas Co	79,715,137	91,668,344	100,411,833	123,136,164	132,839,942	124,976,534	146,655,082	165,566,601	153,208,481	155,802,240	1,273,980,358
19232	Allstate Ins Co	220,979,422	167,873,385	129,423,863	177,248,447	218,956,907	228,462,253	197,326,696	185,404,426	163,645,871	144,674,356	1,833,995,627
22268	Infinity Ins Co	26,901,121	58,670,831	42,211,255	53,399,676	82,446,262	81,381,685	106,490,873	130,287,636	127,138,433	124,581,170	833,508,941
44288	Progressive Choice Ins Co			6,180	252,057	104,735	4,424	9,657,318	46,802,495	78,012,501	99,204,769	234,044,478
25089	Coast Natl Ins Co	25,052,607	75,439,239	81,982,643	80,118,176	95,570,772	101,588,870	145,486,221	183,229,449	173,206,133	128,357,957	1,090,032,067
27804	Progressive West Ins Co	27,876,885	59,081,136	79,489,931	83,178,328	73,273,428	61,600,575	68,741,434	94,498,093	114,461,281	119,916,703	782,117,793
24740	Safeco Ins Co Of Amer	88,739,258	81,223,592	89,533,920	103,544,485	110,895,230	108,339,216	111,519,069	106,313,945	93,347,115	137,546,861	1,031,002,692
25941	United Services Auto Assoc	110,847,283	67,648,828	100,722,268	137,431,882	154,331,082	114,847,330	128,281,326	139,926,509	123,640,124	138,678,727	1,216,355,359
25968	USAA Cas Ins Co	62,706,559	53,029,967	74,918,044	88,450,638	112,982,248	98,092,812	123,291,457	104,530,666	103,878,916	113,687,165	935,568,473
35882	Geico General Ins Co	16,128,274	23,255,461	38,262,506	57,225,715	86,014,092	97,846,827	109,619,300	115,875,545	104,741,664	98,353,945	747,323,327
23809	Granite State Ins Co	15,588	(171,489)	(45,460)	(21,384)	3,070,717	10,324,199	24,326,468	34,435,499	60,465,095	85,052,183	217,451,416
23035	Liberty Mut Fire Ins Co	36,535,234	41,173,972	36,606,640	32,115,663	39,693,173	44,740,639	50,456,489	54,706,756	72,492,490	77,776,779	486,297,835
13137	Viking Ins Co Of WI	44,896,446	80,048,696	75,476,851	95,210,151	103,003,775	83,621,885	94,246,102	82,556,216	83,013,157	96,313,467	838,386,746

Sub Total	4,106,052,986	3,998,637,910	4,386,278,747	4,486,139,488	5,015,705,699	5,231,501,504	5,545,096,339	5,770,426,602	5,571,143,809	5,568,680,161	49,679,663,246
% of California Total	79.76%	76.85%	77.84%	77.46%	75.29%	74.71%	75.74%	76.11%	77.90%	78.11%	76.87%
Remainder of California	1,042,014,999	1,204,478,876	1,248,667,779	1,305,577,138	1,645,749,249	1,770,796,600	1,775,956,953	1,811,291,940	1,580,762,745	1,560,383,040	14,945,679,319
California Total	5,148,067,985	5,203,116,787	5,634,946,526	5,791,716,625	6,661,454,949	7,002,298,104	7,321,053,292	7,581,718,542	7,151,906,554	7,129,063,200	64,625,342,565

Countrywide Total	53,060,469,000	53,712,551,000	55,253,476,000	57,743,326,000	62,586,590,000	67,674,199,000	70,507,597,000	72,113,721,000	70,866,461,000	73,477,717,000	636,996,107,000
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Note: The Selection of the Top 20 is based on the 2005 Market Share

2. AOE is allocated by California IL * Countrywide AOE / Countrywide IL

PRIVATE PASSENGER AUTOMOBILE LIABILITY - California Top 20 Companies

Data Page 4 .

1996 - 2005 INCURRED LOSSES + LOSS ADJUSTMENT EXPENSE to EARNED PREMIUM RATIO

NAIC	COMPANY NAME	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	Grand Total
25178	State Farm Mut Auto Ins Co	69.67%	58.99%	73.39%	69.23%	75.93%	89.15%	93.36%	70.92%	61.92%	62.88%	71.88%
21652	Farmers Ins Exch	62.53%	68.80%	75.45%	73.27%	79.98%	75.69%	61.14%	79.18%	77.48%	69.25%	72.20%
15598	Interins Exch Of The Automobile Club	54.73%	50.45%	66.56%	67.13%	76.81%	72.15%	72.02%	66.73%	56.07%	57.99%	63.88%
15539	California State Auto Asn Inter-Ins	75.10%	60.30%	65.93%	73.43%	83.01%	82.80%	80.98%	79.34%	71.98%	64.16%	73.30%
12963	21st Century Ins Co	77.97%	66.37%	71.56%	71.89%	93.35%	88.61%	81.99%	73.23%	72.15%	69.21%	76.13%
27553	Mercury Ins Co	59.39%	56.69%	54.66%	66.82%	66.96%	71.92%	71.77%	68.26%	59.60%	60.46%	63.66%
19240	Allstate Ind Co	67.87%	55.92%	46.01%	65.37%	82.85%	92.59%	85.01%	68.56%	72.59%	75.05%	72.65%
11908	Mercury Cas Co	70.78%	63.65%	65.02%	78.55%	87.65%	82.17%	78.10%	67.94%	58.34%	60.53%	69.88%
19232	Allstate Ins Co	51.79%	42.97%	38.24%	60.75%	81.14%	83.54%	70.04%	64.44%	63.48%	56.70%	59.68%
22268	Infinity Ins Co	59.41%	59.30%	40.99%	59.23%	75.55%	72.51%	75.24%	68.41%	59.74%	54.75%	62.62%
44288	Progressive Choice Ins Co			68.16%	126.91%	141.62%	35.67%	70.24%	64.08%	61.30%	57.29%	60.40%
25089	Coast Natl Ins Co	42.97%	61.23%	64.75%	73.62%	85.63%	78.85%	82.32%	76.50%	68.13%	58.87%	70.51%
27804	Progressive West Ins Co	68.56%	63.57%	59.89%	67.32%	83.03%	71.49%	78.27%	71.83%	67.90%	66.58%	69.07%
24740	Safeco Ins Co Of Amer	71.37%	63.39%	71.16%	89.04%	87.67%	80.10%	77.50%	65.78%	53.88%	77.81%	73.02%
25941	United Services Auto Assoc	68.69%	42.47%	77.43%	115.99%	127.19%	88.96%	83.50%	84.24%	73.05%	81.94%	82.30%
25968	USAA Cas Ins Co	61.66%	46.61%	74.13%	91.84%	111.69%	87.17%	95.22%	73.59%	69.08%	72.97%	77.69%
35882	Geico General Ins Co	66.10%	62.43%	73.87%	79.67%	95.65%	89.36%	87.72%	86.48%	79.93%	69.37%	81.54%
23809	Granite State Ins Co	11.47%	-142.27%	-78.28%	-86.35%	88.97%	87.56%	86.06%	65.58%	73.08%	77.84%	75.41%
23035	Liberty Mut Fire Ins Co	74.32%	83.69%	77.40%	70.31%	85.77%	90.72%	87.31%	77.49%	75.74%	66.61%	77.46%
13137	Viking Ins Co Of WI	67.29%	65.54%	58.85%	70.92%	97.70%	88.84%	84.18%	69.89%	70.31%	90.08%	75.80%
Sub Total		66.20%	59.26%	66.07%	71.48%	82.19%	82.19%	78.80%	72.44%	66.60%	65.41%	70.75%
Remainder of California		70.31%	67.17%	67.17%	75.44%	87.58%	89.37%	84.88%	82.17%	71.32%	71.83%	77.00%
California Total		66.99%	60.92%	66.31%	72.33%	83.46%	83.89%	80.20%	74.55%	67.59%	66.71%	72.11%
Countrywide Total		76.57%	75.06%	77.08%	81.75%	88.48%	90.58%	86.53%	80.36%	75.94%	75.77%	80.62%

Note: The Selection of the Top 20 is based on the 2005 Market Share

2. AOE is allocated by California IL * Countrywide AOE / Countrywide IL